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|---------------------------------|--|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i> | <i>AEGD-126819696</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Transamerica Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>46815</i> |
| <i>Company Tracking Number:</i> | <i>1-025 11-110</i> | | |
| <i>TOI:</i> | <i>L08 Life - Other</i> | <i>Sub-TOI:</i> | <i>L08.000 Life - Other</i> |
| <i>Product Name:</i> | <i>Enhanced Surrender Value Endorsement (TAS)</i> | | |
| <i>Project Name/Number:</i> | <i>Enhanced Surrender Value Endorsement (TAS)/1-025 11-110</i> | | |

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Enhanced Surrender Value SERFF Tr Num: AEGD-126819696 State: Arkansas

Endorsement (TAS)

TOI: L08 Life - Other

SERFF Status: Closed-Approved- State Tr Num: 46815
Closed

Sub-TOI: L08.000 Life - Other

Co Tr Num: 1-025 11-110

State Status: Approved-Closed

Filing Type: Form

Author: Kathie Allen

Reviewer(s): Linda Bird

Date Submitted: 09/16/2010

Disposition Date: 09/21/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Enhanced Surrender Value Endorsement (TAS)

Status of Filing in Domicile: Pending

Project Number: 1-025 11-110

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/21/2010

Explanation for Other Group Market Type:

State Status Changed: 09/21/2010

Deemer Date:

Created By: Kathie Allen

Submitted By: Kathie Allen

Corresponding Filing Tracking Number:
3Y111310

Filing Description:

Form 1-025 11-110 -- Enhanced Surrender Value Endorsement

This is a new form and is not intended to replace any form previously approved by the Department. There is no charge for this endorsement.

Enhanced Surrender Value Endorsement 1-025 11-110: This endorsement may provide an enhanced surrender value

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(as described in the endorsement) if the policy has not lapsed and the owner surrenders it under the Nonforfeiture Option provision during the 60 day period following the 10th policy anniversary or the 15th policy anniversary. Upon surrender of the policy during such time period, the owner will receive the enhanced surrender value instead of the net cash value, but only if it is more than the net cash value. We intend to use this endorsement with policy 1-12105108 approved on April 16, 2008 under SERFF Tracking Number AEGD-125593451. This endorsement will be automatically attached to all policies at issue. There is no change to the policy data pages or the actuarial memorandum for the policy.

This policy was approved for Transamerica Occidental Life Insurance Company, which merged with Transamerica Life Insurance Company on October 1, 2008. The Department approved the merger on October 7, 2008.

We may also use this endorsement with future approved joint life policies if we determine it would be applicable to those policies.

Company and Contact

Filing Contact Information

| | |
|------------------------------|-------------------------------|
| Kathie Allen, Senior Analyst | kathie.allen@transamerica.com |
| 1150 S. Olive St. | 505-206-5139 [Phone] |
| T-03-06 | 213-763-9557 [FAX] |
| Los Angeles, CA 90015 | |

Filing Company Information

| | | |
|-------------------------------------|-------------------------|-------------------------|
| Transamerica Life Insurance Company | CoCode: 86231 | State of Domicile: Iowa |
| Contract Development T-24 | Group Code: 468 | Company Type: |
| 1150 S. Olive St. | Group Name: | State ID Number: |
| Los Angeles, CA 90015 | FEIN Number: 39-0989781 | |
| (319) 355-4241 ext. [Phone] | | |

Filing Fees

| | |
|------------------|---|
| Fee Required? | Yes |
| Fee Amount: | \$50.00 |
| Retaliatory? | No |
| Fee Explanation: | Arkansas charges a filing fee of \$50 per form. |

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| <i>Project Name/Number:</i> | <i>Enhanced Surrender Value Endorsement (TAS)/1-025 11-110</i> | | |
| Per Company: | No | | |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-------------------------------------|---------|----------------|---------------|
| Transamerica Life Insurance Company | \$50.00 | 09/16/2010 | 39579714 |

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| <i>Project Name/Number:</i> | <i>Enhanced Surrender Value Endorsement (TAS)/1-025 11-110</i> | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|-------------------|-------------------|-----------------------|
| Approved-Closed | Linda Bird | 09/21/2010 | 09/21/2010 |

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Disposition

Disposition Date: 09/21/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|--------------------------------------|----------------------|---------------|
| Supporting Document | Flesch Certification | | Yes |
| Supporting Document | Application | | No |
| Form | Enhanced Surrender Value Endorsement | | Yes |

SERFF Tracking Number: AEGD-126819696 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 46815

Company Tracking Number: 1-025 11-110

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Enhanced Surrender Value Endorsement (TAS)

Project Name/Number: Enhanced Surrender Value Endorsement (TAS)/1-025 11-110

Form Schedule

Lead Form Number: 1-025 11-110

| Schedule Item Status | Form Number | Form Type Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|--------------|--|---------|----------------------|-------------|------------------|
| | 1-025 11-110 | Policy/Cont Enhanced Surrender Initial ract/Fratern Value Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider | Initial | | 51.200 | 1-025 11-110.pdf |

TRANSAMERICA LIFE INSURANCE COMPANY
ENHANCED SURRENDER VALUE ENDORSEMENT

Transamerica Life Insurance Company has issued this endorsement as a part of the policy to which it is attached.

This endorsement may provide an enhanced surrender value if the policy has not lapsed and you surrender it under the Nonforfeiture Option provision during the 60 day period following the 10th policy anniversary or the 15th policy anniversary. Upon surrender of the policy during such a period, you will receive the enhanced surrender value instead of the net cash value, but only if it is more than the net cash value.

The enhanced surrender value is as follows:

If the surrender occurs during the 60-day period following the 10th policy anniversary, the lesser of:

1. 50% of the then-current face amount of the policy minus any outstanding policy loans; or
2. 90% of any gross premiums paid less any refunds and partial surrenders since inception of the policy, and minus any outstanding policy loans.

If the surrender occurs during the 60-day period following the 15th policy anniversary, the lesser of:

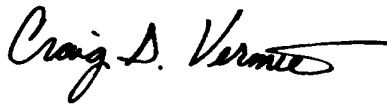
1. 50% of the then-current face amount of the policy minus any policy outstanding loans; or
2. 100% of any gross premiums paid less any refunds and partial surrenders since inception of the policy, and minus any outstanding policy loans.

In no event will the surrender value be less than the net cash value.

Termination -- This endorsement will terminate on the earlier of:

1. 60 days following the 15th policy anniversary; or
2. Termination of the policy to which it is attached.

Signed for Transamerica Life Insurance Company at Los Angeles, California on the Date of Issue of the policy, unless we inform you in writing of a different date.



Secretary



President

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Supporting Document Schedules

| | | |
|--------------------------|----------------------|---------------|
| | Item Status: | Status |
| | | Date: |
| Satisfied - Item: | Flesch Certification | |
| Comments: | | |

The other Certifications do not apply because this is an endorsement filing, not a policy filing.

Attachment:
AR Readability Certification.pdf

TRANSAMERICA LIFE INSURANCE COMPANY
Home Office: Cedar Rapids, Iowa

ARKANSAS CERTIFICATION OF READABILITY

This is to certify that the attached life insurance forms have each achieved a Flesch Reading Ease Score as shown.

| <u>Form Number</u> | <u>Form Description</u> | <u>Flesch Score</u> |
|---------------------------|--------------------------------------|----------------------------|
| 1-025 11-110 | Enhanced Surrender Value Endorsement | 51.2 |

and each form complies with the requirements of Arkansas Statutes Annotated Sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Cheryl Bock
Assistant Vice President

09/16/10
Date